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# Direct FX

FOREIGN EXCHANGE SERVICES

## The Most Convenient Way to Order Foreign Currency

*Have you ever arrived in a foreign country with no currency - and found that the banks are all on strike?*

*Have you ever had to tip a porter with a \$20 traveler's check?*

Well, it has happened to us. So we know how essential it is to buy foreign currency before you travel, for everything from taxi fares to fast food.



Now it's easy - with Direct FX you can have foreign currency and traveler's checks delivered to your door.

### Click Here for Ordering Information

#### ● Speedy Secure Delivery

Let us do the work and deliver foreign currency directly to your home or workplace. Your money is delivered by the registered mail system of the US Postal Service. **Next-day delivery is available.**

#### ● Several Easy Ways to Order

Direct FX accepts Visa and Mastercard for foreign currency purchases. You can also pay by wire transfer or bank draft.

[Order Online](#)[Order by Phone](#)[Order by Fax](#)

#### ● Place your foreign currency order from your desktop!

This is the easiest, most efficient method to obtain foreign currency. We use secure server technology to ensure that your credit card details are

protected. Your credit card information is always encrypted while it is on the net

● **at the most up-to-date, guaranteed rates.**

We update our rates frequently and what you see when you place your order is what will arrive at your door in the next few days. Our low overhead and our foreign-exchange experience ensure that our rates are always competitive.

A supply of the local currency when you first arrive in a new country helps settle your nerves, makes the first few hours easier and gives you a head start over fellow travelers who waste time standing in line at local foreign currency bureaus.

It gives you freedom and peace of mind.

Technology Licencing - [click here](#)

Direct FX is a member of Netcheck.



[Click here to get or file reports on Direct FX.](#)



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### Questions about Direct FX?

[Click here to see our comprehensive Help section](#), which includes Frequently Asked Questions about currency exchange, instructions on how to purchase currency online with Direct FX, and details about the company.

### Do you have a travel-related site?

We have over 200 affiliate sites, including some of the Web's most popular travel resources. Affiliates earn a commission on every sale, and there is no

obligation. [Click here to get the details.](#)

### Contact Information

Direct FX

331 Darby Lane  
Mountainside, NJ 07092  
USA

Tel: (212) 214 0825

Fax: (212) 214 0825

Email: [admin@foreign-currency.com](mailto:admin@foreign-currency.com)

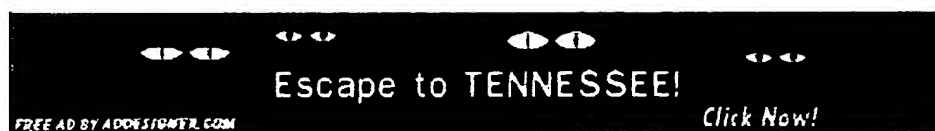
### Corporate inquiries

Tel: (203) 655 4806

Email: [corporate@foreign-currency.com](mailto:corporate@foreign-currency.com)

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Development & secure hosting: [Textor Webmasters Ltd](#)



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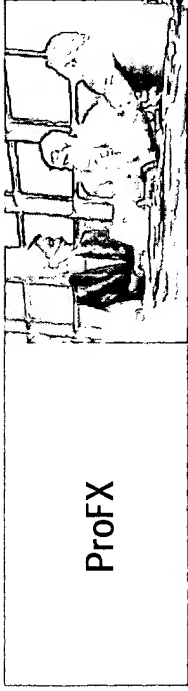


**ProFX**  
The integrated treasury and international payment system  
from Provida Banking Software

**FinancialSolutions**

**TietoEnator<sup>TE</sup>**

Building the Information Society



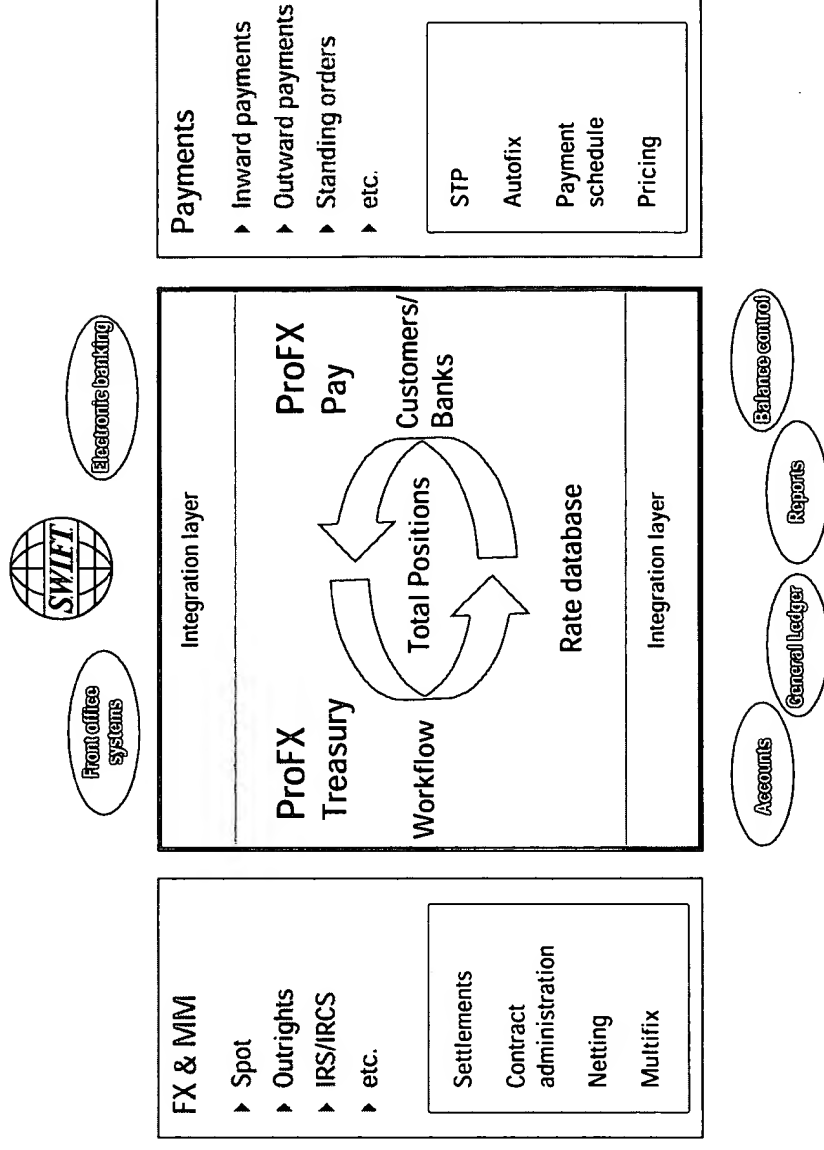
## Treasury and international payments

*ProFX contains advanced and integrated modules for both treasury handling (ProFX-Treasury) and international payments (ProFX-Pay).*

The systems share the same core databases such as customer and bank administration registers, rate database, etc. The multilingual capabilities within ProFX give the opportunity for adopting the language in the system according to the needs of the local users.

The system is designed and built to reduce operational cost and supports centralised processing in financial organisations. ProFX enables financial institutions to implement new ideas and products quickly, while at the same time keep a tight control of their business.

ProFX is a system that enhances profitability by structuring the workflow for true Straight Through Processing (STP) and effective risk management.



ProFX offers a unique solution for centralising international operations



### ProFX-Pay

ProFX-Pay is an effective international payment processing component. ProFX-Pay covers the clean payments area, e.g. settlement of goods and services, which are not accompanied by documents, and where foreign currency is part of the processing. ProFX-Pay handles both outward and inward payment orders as well as bank-to-bank payments.

In ProFX-Pay, emphasis is made on functionality, securing rational operation and minimising administrative risks. An 'intelligent' memory function and learning tables makes it possible for a high STP rate on payment orders entered automatically from an electronic medium (SWIFT, electronic banking, etc.). Standard Settlements Instructions, together with flexible rules for setting exchange rates, fees and value dates per product and customer, contribute to effective operation for payment orders entered manually.

Effective operation, minimising risk

## International payment processing

### Products

The most important payment services covered are

- Normal and urgent foreign payment orders with or without exchange of currencies
- Normal and urgent payment orders/reimbursement to other countries with or without exchange of currencies
- Domestic payment orders normal/urgent with or without exchange of currencies
- Payment orders from abroad to own customers with or without exchange of currencies
- Payment orders from abroad to other financial institutions
- Domestic payment orders to own customers
- Payment orders from other financial institutions to financial institutions in domestic currency
- Payment orders from other financial institutions to own bank in domestic currency
- Standing orders, in both domestic and foreign currency
- Foreign currency cheques (print-out)
- Electronic banking

### Important features

- Exchange rate setting per customer
- Calculating fees per product and customer
- Fee accumulation
- Allocation of capital gains and fees
- Value date rules per product and customer
- Recipient register per customer
- Clearing and covering banks
- Cash letter
- Automatic handling of 'OUR'
- Straight Through Processing (STP)
- Automatic correction of incoming payments
- BIC integration (automatic update)
- Payments schedule
- Printing foreign currency cheques and debit/credit advices
- Customer profitability overview

### New features

- Internet solution for corporate clients and private customers
- EBA

## ProFX-Treasury



### ProFX-Treasury

*ProFX-Treasury is a new and up-to-date system for handling currency and interest contracts, consisting of three main areas*

- Contracts (input, administration, settlement, confirmations and workflow)
- Positions and nostro regulation
- General ledger postings, entries to the account system and reporting

Features for effective operation and minimising administrative risks are central in ProFX-Treasury, exemplified by the following

- Automatic feed of deals directly from front office through standardised interfaces
- Workflow overview (register queue, control queue, etc.)
- Automatic maturity of forward trades
- Flexible retrieval facilities
- 'Drill down' of positions down to transaction level
- Sophisticated automation in connection with nostro regulation

## The FX & MM system

- Option to automatically update the dealing system with positions captured outside the trading room

### Products

- Spot
- Outright
- FX Swap
- Fixed loan/ deposit
- Standard commercial loans
- FRA
- FX OTC (foreign currency options)
- Financial futures
- Interest rate swaps (IRS)
- Cross currency swaps (IRCS)

In addition, it is possible to manually enter simple debit or credit transactions and message transactions to update positions. ProFX's structure makes it simple to extend the system to comprise other products and new functionality according to the financial institution's needs.

### Integration to dealing systems (front office)

It is recommended that input of contracts in ProFX-Treasury is carried out automatically in order to

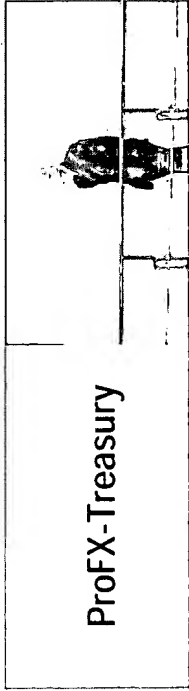
secure data integrity between the front office and ProFX. This will rationalise operations, while also minimising administrative risks. Today, ProFX is integrated with different front office systems, such as WSS, Kondor+ and TMS 2000.

### New feature

ProFX enables financial institutions to choose the evaluation principle relevant for each portfolio type. The evaluation can be made with accruals for investment portfolios and Mark-to-Market evaluation for trading portfolios.

### Exchange rate database and administration of countries and foreign currency

This database contains features for administration of rates, countries and foreign currency definitions. This includes insertion and control of market rates, rates for cheques, bank notes, forward rates and interest rates. Inquiries may be made on historical rates per month or year. The rate database is normally integrated with other core systems, such that all input is centralised. Automatic rate feed from an external system to ProFX is also one of the system features.



ProFX-Treasury

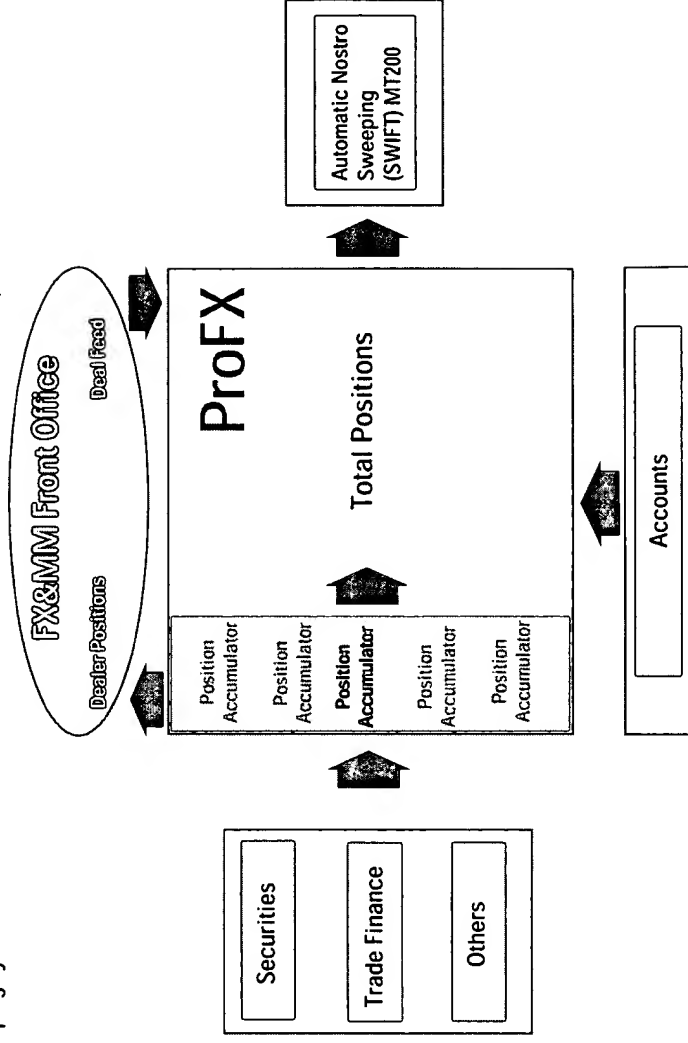
### Position and Nostro Account Sweeping

There is an increasing need to accumulate all foreign currency positions in one system. This stems from the fact that financial institutions have, over time, implemented various foreign currency systems to solve different foreign currency tasks, for example FX & MM, derivative trading, security trading, trade finance and clean payments.

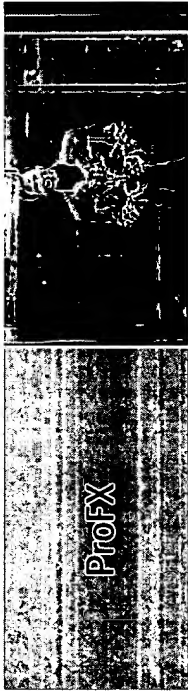
By having several systems, the positions must be summarised (usually manually) in order to get a total overview of the financial institution's positions. All contracts in ProFX automatically update positions as soon as they have been given status 'controlled'. ProFX starts the day by building up the financial institutions positions with information from the accounting systems. During the day, ProFX receives real time positions e.g. foreign currency transactions (from other systems such as Securities systems, Trade Finance systems, etc.). These positions will update the ProFX position keeping database. ProFX may also accumulate the positions and forward them to the front office system (see illustration).

## Keeping track of total positions

Having all foreign currency positions and transactions in one database gives the financial institution the possibility to take advantage of ProFX's automatic nostro sweeping system.







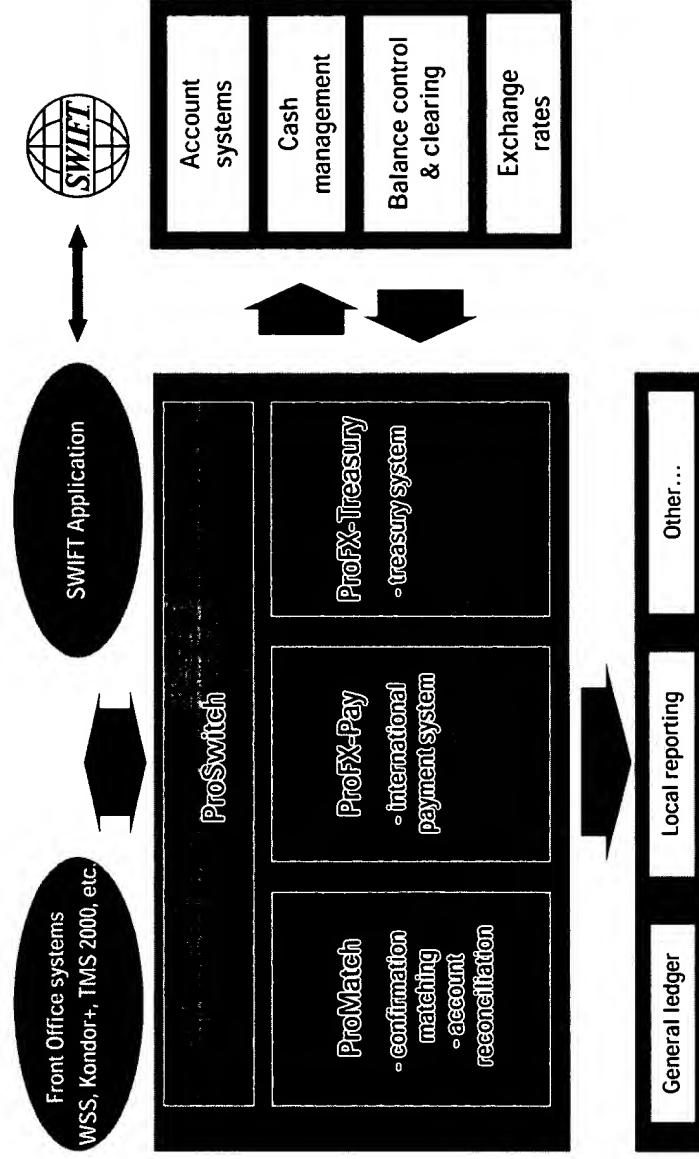
### Additional system components

In addition, the solution may be delivered with the following system components from TietoEnator

- ProMatch - Confirmation Matching and Account Reconciliation (please refer to separate brochure for more information)
- ProSwitch - Message Handling (please refer to separate brochure for more information)

Together they form a complete international banking system. All systems are fully integrated and delivered with standardised interfaces to core banking systems. ProFX is prepared for 'Service Bureau' operations, with multibank/multibranch functionality. The system handles different base currencies, and can therefore be implemented in different countries without any modifications to the basic functionality.

## A complete international banking concept



ProFX is integrated with the financial institution's core systems (account systems, customer database, balance control, statutory reporting, public bank statistics, tax authorities, general ledger, etc.).

## Functional summary

### FX & MM processing

- ☐ Automatic feed from front office
- ☐ Workflow overview
- ☐ Sophisticated contract parameter settings
- ☐ Total position keeping system
- ☐ Nostro sweeping system
- ☐ Centralised rate database for currency rates and interest rates (automatic rate feed)
- ☐ Links to current accounts and general ledger for accounting and reporting
- ☐ Mark-to-Market evaluation
- ☐ Netting
- ☐ BIC Integration - automatic sweep of unexpired contracts
- ☐ Payment schedule

### Payment processing

- ☐ Inward and outward payments
- ☐ Financial institution and private customer transfer
- ☐ High degree of automation

### High degree of STP through parameters and learning tables

- ☐ Standing orders
- ☐ Internet 'payment bank' for institutions and private customers
- ☐ Highly sophisticated rate settings
- ☐ Payment schedule
- ☐ EBA
- ☐ BIC integration

### Standard interfaces to user's application environment

- ☐ Account update
- ☐ Balance control
- ☐ General Ledger postings
- ☐ Rate control
- ☐ Front office systems
- ☐ Position update
- ☐ Local reporting

### Other features

- ☐ Generation of all SWIFT message types
- ☐ Advanced search and retrieval facilities
- ☐ Complete audit trail
- ☐ Multibank facilities
- ☐ Standard reports
- ☐ Simple data extraction procedures to PC software

### User interface

- ☐ ProFX is menu-driven, with extensive field validation and help screens at both screen and field level

### Technical aspects

- ☐ ProFX is a host-based system based on MVS, CICS and DB2

TietoEnator Corporation  
Banking and Finance

FINLAND  
+358 9 8626 000

SWEDEN  
+46 8 597 90 000

NORWAY  
+47 23 31 90 00

LATVIA  
+371 728 6660

Other Banking and Finance offices

BELGIUM  
DENMARK  
ESTONIA  
GERMANY  
LUXEMBOURG  
NETHERLANDS  
RUSSIA  
UKRAINE  
UK  
USA

For further information regarding this brochure, please contact:

TietoEnator Financial Solutions ASA

Drammensveien 134

NO-0277 Oslo

Tel: +47 23 31 90 00

Fax: +47 23 31 90 01

Email: [tefs.no@tietoanator.com](mailto:tefs.no@tietoanator.com)

*Regional offices*

Sweden

Tel: +46 8 555 145 00

Belgium

Tel: +32 2 639 39 63

Germany

Tel: +49 69 60 509 7-0

United Kingdom

Tel: +44 1322 303280

TietoEnator is one of the leading architects in building a more efficient information society and the largest IT services company in the Nordic countries. TietoEnator specialises in consulting, developing and hosting its customers' business operations in the digital economy. The Group's services are based on a combination of deep industry-specific expertise and latest information technology. TietoEnator has 13,000 experts in more than 20 countries.

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